

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:	)	Examiner: Calvin L. HEWITT II
	)	
Richard C. JOHNSON	)	Art Unit: 3621
	)	
Serial No.: 10/071,066	)	Confirmation No.: 3384
	)	
Filed: April 12, 2002	)	Customer No.: 53156
	)	
For: <b>METHODS AND SYSTEMS FOR CARRYING</b>	)	
<b>OUT CONTINGENCY-DEPENDENT</b>	)	
<b>PAYMENTS VIA SECURE ELECTRONIC</b>	)	
<b>BANK DRAFTS SUPPORTED BY ONLINE</b>	)	
<b>LETTERS OF CREDIT AND/OR ONLINE</b>	)	
<b>PERFORMANCE BONDS</b>	)	<b><u>INFORMATION</u></b>
	)	<b><u>DISCLOSURE STATEMENT</u></b>
Atty. Docket No.: ORCL5595CIP	)	

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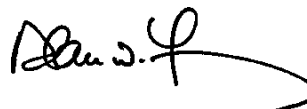
Commissioner for Patents  
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Alexandria, VA 22313-1450

Dear Sir:

Applicant wishes to bring to the attention of the Patent Office the references listed on the attached form PTO/SB/08A and request that they be considered by the Examiner. Copies of all of the references cited on the attached are being provided herewith.

This information disclosure statement is being filed under 37 C.F.R. §1.97(c)(2) and, therefore, the fee due under 37 C.F.R. §1.17(p) is being provided herewith.

Respectfully submitted,



Date: July 14, 2006

By: \_\_\_\_\_

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Sheet	1	of	2
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Application Number	10/071,066
Filing Date	2002-04-12
First Named Inventor	Richard C. Johnson
Art Unit	3621
Examiner Name	Calvin L. Hewitt, II
Attorney Docket Number	ORCL5595CJP

[illegible][illegible]

**Examiner  
Signature**

Date  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 809. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinda Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

**Complete if Known**

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First Named Inventor	Richard C. Johnson
Art Unit	3621
Examiner Name	Calvin L. Hewitt, II
Attorney Docket Number	ORCL5595CIP

Sheet 2 of 2

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	2	Supplemental European Search Report completed September 28, 2005 in related European Application No. EP 00 96 5325.	

Examiner  
SignatureDate  
Considered

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